	1	2	3	4	5
		Access Dental	Premier Access	Eliminations	Consolidated
CURRENT	ASSETS:	Current Period	Current Period	Current Period	Current Period
1.	Cash and Cash Equivalents	4,668,564	2,290,105		6,958,66
2.	Short-Term Investments	585,969	203,075		789,04
3.	Premiums Receivable - Net	1,707,406	733,043		2,440,44
4.	Interest Receivable	0	141,574		141,57
5.	Shared Risk Receivables - Net				
6.	Other Health Care Receivables - Net	1,748,938		-120,000	1,628,93
7.	Prepaid Expenses	677,558	54,930		732,48
8.	Secured Affiliate Receivables - Current	1,121,710	312,208		1,433,91
9.	Unsecured Affiliate Receivables - Current	95,010		-82,093	12,91
10.	Aggregate Write-Ins for Current Assets	83,893	9,795	0	93,68
11.	TOTAL CURRENT ASSETS (Items 1 to 10)	10,689,048	3,744,730	-202,093	14,231,68
OTHER AS 12.	Restricted Assets	50,000	1 524 926		1 574 90
		30,000	1,524,826		1,574,82
13.	Long-Term Investments		10,911,789		10,911,78
14.	Intangible Assets and Goodwill - Net		2.251.222		0.051.00
15.	Secured Affiliate Receivables - Long-Term		2,251,239		2,251,23
16.	Unsecured Affiliate Receivables - Past Due Aggregate Write-Ins for Other Assets	0 (50 440	1,300	0 5/2 01 2	86,82
17. 18.	TOTAL OTHER ASSETS (Items 12 to 17)	8,652,443 8,702,443	14,689,154	-8,566,916 -8,566,916	14,824,68
22. 23. 24.	Leasehold Improvements -Net Construction in Progress Software Development Costs	208,468 247,578	0 777,190		208,40 247,5° 777,19
25.	Aggregate Write-Ins for Other Equipment	63,696	250.817	0	314,51
26.	TOTAL PROPERTY AND EQUIPMENT (Items	1,568,235	1,031,935	0	2,600,17
27.	TOTAL ASSETS	20,959,726	19,465,819	-8,769,009	31,656,53
	OF WRITE-INS AGGREGATED AT ITEM 10 FO	i	ETS		
1001.	Inventory	82,393			82,39
1002.	Administrative Fee Receivable	1,500	9,795		11,29
1003.					
1004.					
1098.			. = . =		0.0
1099.	TOTALS (Items 1001 thru 1004 plus 1098)	83,893	9,795	0	93,68
DETAILS (OF WRITE-INS AGGREGATED AT ITEM 17 FO	R OTHER ASSET	s		
1701.	Security Deposits	85,527	1,300		86,82
1702.	Investment in Subsidiary	8,566,916		-8,566,916	
1703.					
1704.					
1798.	Summary of remaining write-ins for Item 17 from	overflow page			
1799.	TOTALS (Items 1701 thru 1704 plus 1798)	8,652,443	1,300	-8,566,916	86,82
NETATI C 4	DE WIDITE INC ACCIDECATED AT ITEM 25 FO	р Отпер богор	MENT		
	OF WRITE-INS AGGREGATED AT ITEM 25 FO Validae Nat				214 51
2501.	Vehicles - Net	63,696	250,817		314,51
2502.					
2503.					
2504.	Symmoury of more distinct and d	avantla			
2598.	Summary of remaining write-ins for Item 25 from		250.015	^	014.5
2599.	TOTALS (Items 2501 thru 2504 plus 2598)	63,696	250,817	0	314,51

REPORT #1 ---- PART B: LIABILITIES AND NET WORTH

		1	1		1
	1	2	3	4	5
			Curren	t Period	ı
		A D t - 1	D A	Intercompany	C1: d-4- d
CUDDENT	CLIADIL PRICE.	Access Dentai	Premier Access	Elimination	Consolidated
	CLIABILITIES:	220.745	42.076		Total
1.	Trade Accounts Payable	239,745	42,976		282,721
2.	Capitation Payable	9,372			9,372
3.	Claims Payable (Reported)	267,101	2,174,593	-120,000	2,321,694
4.	Incurred But Not Reported Claims	317,899	2,227,407		2,545,306
5.	POS Claims Payable (Reported)				(
6.	POS Incurred But Not Reported Claims				(
7.	Other Medical Liability				(
8.	Unearned Premiums		1,586,895		1,586,895
9.	Loans and Notes Payable				(
10.	Amounts Due To Affiliates - Current		82,093	-82,093	(
11.	Aggregate Write-Ins for Current Liabilities	1,857,416	1,541,667	0	3,399,083
12.	TOTAL CURRENT LIABILITIES (Items 1 to 11)	2,691,533	7,655,631	-202,093	10,145,07
OTHER LI	ABILITIES:	, , , , , , , , , , , , , , , , , , , ,	.,,	,,,,,,	., .,
13.	Loans and Notes Payable (Not Subordinated)				(
14.	Loans and Notes Payable (Subordinated)				
15.	Accrued Subordinated Interest Payable				
16.	Amounts Due To Affiliates - Long Term				(
17.	Aggregate Write-Ins for Other Liabilities	0		3,243,272	3,243,272
18.	TOTAL OTHER LIABILITIES (Items 13 to 17)	0	0	3,243,272	3,243,272
19.	TOTAL LIABILITIES	2,691,533	7,655,631	3,041,179	13,388,343
NET WOR	ТН				
20.	Common Stock	300,000	1,725,000	-1,725,000	300,000
21.	Preferred Stock				(
22.	Paid In Surplus	344,757	2,600,731	-2,600,731	344,757
23.	Contributed Capital				(
24.	Retained Earnings (Deficit)/Fund Balance	17,523,936	7,347,148	-7,347,148	17,523,936
25.	Aggregate Write-Ins for Other Net Worth Items	99,500	137,309	-137,309	
26.	TOTAL NET WORTH (Items 20 to 25)	18,268,193		-11,810,188	·
27.	TOTAL LIABILITIES AND NET WORTH	20,959,726		-8,769,009	31,656,536
	2 4 1 1 102		.,,.	-,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
DETAILS	OF WRITE-INS AGGREGATED AT ITEM 11 FOR CURRENT	 I IARII ITIF9	 		
1101.	Accrued Compensation	1,028,416	I		1,286,298
1101.	Miscellaneous Accrued Liabilities	376,420	556,794		933,214
		370,420			
1103.	Accrued Broker Commission Liability		365,965		365,965
1104.	Accrued Premium Tax Liability		3,672		3,672
1105.	Patient Account Credits	385,680			385,680
1106.	Income Tax Liability	66,900	357,354		424,254
1198.	Summary of remaining write-ins for Item 11 from overflow page				
1199.	TOTALS (Items 1101 thru 1104 plus 1198)	1,857,416	1,541,667	0	3,399,083
DETAILS (OF WRITE-INS AGGREGATED AT ITEM 17 FOR OTHER L	IABILITIES			
1701.	Minority Interest			3,243,272	3,243,27
1702.					(
1703.					(
1704.					
1798.	Summary of remaining write-ins for Item 17 from overflow page				
1799.	TOTALS (Items 1701 thru 1704 plus 1798)	0	0	3,243,272	3,243,272
1/22.	1011125 (nome 1701 unu 1704 pius 1770)	0	0	3,2+3,212	J,27J,212
DETAILS	OF WRITE-INS AGGREGATED AT ITEM 25 FOR OTHER N	l FT Wadtu t	I FFMS		
			ĭ	107.000	00.50
2501.	Unrealized Gain on Available for Sale Securities	99,500	137,309	-137,309	99,500
2502.					[
2503.					(
2504.					(
2598.	Summary of remaining write-ins for Item 25 from overflow page				
2599.	TOTALS (Items 2501 thru 2504 plus 2598)	99,500	137,309	-137,309	99,500

		1	2	3	4
			Curren	nt Period	
				Intercompany	
			Premier Access		Consolidated
		Current Period	Current Period	Current Period	Current Perio
REVENUE	S:				
1.	Premiums (Commercial)		10,637,463		10,637,463
2.	Capitation	327,256			327,250
3.	Co-payments, COB, Subrogation	721,115			721,113
4.	Title XVIII - Medicare				(
5.	Title XIX - Medicaid	7,899,509	1,552,881		9,452,390
6.	Fee-For-Service	4,354,419		-454,687	3,899,732
7.	Point-Of-Service (POS)				(
8.	Interest	40,366	154,929		195,293
9.	Risk Pool Revenue				(
10.	Aggregate Write-Ins for Other Revenues	616,348	128,177	-833,494	-88,969
11.	TOTAL REVENUE (Items 1 to 10)	13,959,013			
XPENSES		15,757,015	12,173,130	1,200,101	23,111,202
	l and Hospital				
12.	Inpatient Services - Capitated				'
13.	Inpatient Services - Capitated Inpatient Services - Per Diem				
14.	Inpatient Services - Fee-For-Service/Case Rate	1 940 607			4,840,60
15.	Primary Professional Services - Capitated	4,840,607		151 (07	
16.	Primary Professional Services - Non-Capitated	810,500	8,450,760	-454,687	8,806,57
17.	Other Medical Professional Services - Capitated				
18.	Other Medical Professional Services - Non-Capitated	1,971,638			1,971,633
19.	Non-Contracted Emergency Room and Out-of-Area Expense, not including POS				
20.	POS Out-Of-Network Expense				(
21.	Pharmacy Expense - Capitated				(
22.	Pharmacy Expense - Fee-for-Service				(
23.	Aggregate Write-Ins for Other Medical and Hospital Expenses	904,486	0	C	904,480
24.	TOTAL MEDICAL AND HOSPITAL (Items 12 to 23)	8,527,231	8,450,760	-454,687	16,523,304
Admini	stration				
25.	Compensation	769,152	666,925		1,436,07
26.	Interest Expense	496	9		50:
27.	Occupancy, Depreciation and Amortization	127,836	82,681		210,51
28.	Management Fees				(
29.	Marketing	414,985	1,426,381		1,841,360
30.	Affiliate Administration Services	111,500	1,120,501		1,011,50
31.	Aggregate Write-Ins for Other Administration	740,990	623,596	-26,250	1,338,330
32.	TOTAL ADMINISTRATION (Items 25 to 31)	2,053,459			
		10,580,690			
33.	TOTAL EXPENSES	3,378,323			
34.	INCOME (LOSS)	3,378,323	1,223,098	-807,244	3,794,17
35.	Extraordinary Item	41.000	415.054		457.75
36.	Provision for Taxes	41,900			457,754
37.	NET INCOME (LOSS)	3,336,423	807,244	-807,244	3,336,423
ET WOR					
38.	Net Worth Beginning of Period	17,679,631	10,922,871	-10,922,871	17,679,63
39.	Audit Adjustments				(
40.	Increase (Decrease) in Common Stock				(
41.	Increase (Decrease) in Preferred Stock				(
42.	Increase (Decrease) in Paid in Surplus				
43.	Increase (Decrease) in Contributed Capital				
44.	Increase (Decrease) in Retained Earnings:				
45.	Net Income (Loss)	3,336,423	807,244	-807,244	3,336,42
46.	Dividends to Stockholders	-2,805,886		307,244	-2,805,88
				80 072	
47.	Aggregate Write-Ins for Changes in Retained Earnings	58,025	80,073		
48.	Aggregate Write-Ins for Changes in Other Net Worth Items	10.260.103	0	11.010.100	
49.	NET WORTH END OF PERIOD (Items 38 to 48)	18,268,193	11,810,188	-11,810,188	18,268,19

	1	2	3	4	5
			Current	Period	
		A D . 1	Premier Access	Intercompany Elimination	Consolidated
DETAILS	OF WRITE-INS AGGREGATED AT ITEM 10 FOR OTHER REVENUES	Access Dental	Fielillel Access	Ellilliation	Consolidated
1001.	Miscellaneous Income	31,388	128,177	-26,250	133,315
1001.	Equity in Undistributed Income of Subsidiary	584,960	120,177	-20,230	133,31.
1002.	Minority Interest in Income of Subsidiary	304,300		-222,284	-222,284
1003.	Minority interest in income of Subsidiary			-222,204	-222,202
1004.					(
1005.					(
1098.	Summary of remaining write-ins for Item 10 from overflow page				
1098.	TOTALS (Items 1001 thru 1006 plus 1098)	616,348	128,177	-833,494	-88,969
1099.	TOTALS (nems 1001 unu 1000 pius 1098)	010,340	120,177	-033,434	-00,903
DETAILS O	OF WRITE-INS AGGREGATED AT ITEM 23 FOR OTHER MEDICAL AN		XPENSES		
2301.	Occupancy, Depreciation and Amortization	457,234			457,234
2302.	Supplies	347,748			347,748
2303.	Other Medical Miscellaneous Expenses	99,504			99,504
2304.					(
2305.					(
2306.					C
2398.	Summary of remaining write-ins for Item 23 from overflow page				
2399.	TOTALS (Items 2301 thru 2306 plus 2398)	904,486	0	0	904,486
DETAILS O	OF WRITE-INS AGGREGATED AT ITEM 31 FOR OTHER ADMINISTRA	 	C		
3101.	Office Expense	305,161	94,139		399,300
3102.	Professional Fees	195,809	45,085		240,894
3102.	Taxes, Licenses and Fees (Excluding Income and Payroll Taxes)	73,216	302,459		375,675
3104.	Bad Debts	54,063	302,737		54,063
3105.	Other General and Administrative Expenses	112,741	181,913	-26,250	268,404
3106.	Outer Octional and Fadininstrative Expenses	112,711	101,913	20,230	200,10
3198.	Summary of remaining write-ins for Item 31 from overflow page				
3199.	TOTALS (Items 3101 thru 3106 plus 3198)	740,990	623,596	-26,250	1,338,336
31//.	TOTALS (Roms 3101 and 3100 plus 3170)	7 10,220	023,370	20,230	1,550,550
DETAILS O	F WRITE-INS AGGREGATED AT ITEM 47 FOR CHANGES IN RETAIN	ED EARNINGS			
4701.	Unrealized Gain on Available for Sale Securities	58,025	80,073	-80,073	58,025
4702.					(
4703.					(
4704.					(
4705.					(
4706.					(
4798.	Summary of remaining write-ins for Item 47 from overflow page				
4799.	TOTALS (Items 4701 thru 4706 plus 4798)	58,025	80,073	-80,073	58,025
4801.	OF WRITE-INS AGGREGATED AT ITEM 48 FOR CHANGES OF OTHER	NET WORTH I	LEMS		(
4802.					
4803.					
4804.					
4805.					
4806.					
4898.	Summary of remaining write-ins for Item 48 from overflow page				
4899.		0	0	0	(
+077.	TOTALS (Items 4801 thru 4806 plus 4898)	U	U	U	<u>'</u>

REPORT #3: STATEMENT OF CASH FLOWS (Direct Method)

	1	2	3	4	5
			Curren	t Period	
				Intercompany	
		Access Dental	Premier Access	Elimination	Consolidated
CASH FLOW	PROVIDED BY OPERATING ACTIVITIES				
1.	Group/Individual Premiums/Capitation	0	10,927,849		10,927,849
2.	Fee-For-Service	4,168,629	0	-454,687	3,713,942
3.	Title XVIII - Medicare Premiums	0	0		(
4.	Title XIX - Medicaid Premiums	8,196,780	1,553,185		9,749,965
5.	Investment and Other Revenues	47,486	287,886	-26,250	309,122
6.	Co-Payments, COB and Subrogation	721,115	0		721,113
7.	Medical and Hospital Expenses	-8,600,904	-8,734,760	454,687	-16,880,97
8.	Administration Expenses	-1,949,070	-3,017,410	26,250	-4,940,230
9.	Federal Income Taxes Paid	0	-58,500		-58,500
10.	Interest Paid	0	-9		_(
11.	NET CASH PROVIDED BY OPERATING ACTIVITIES	2,584,036	958,241	0	3,542,27
	PROVIDED BY INVESTING ACTIVITIES	2,364,030	756,241	U	3,342,27
		0	21.514		21.51.
12.	Proceeds from Restricted Cash and Other Assets	0	31,514		31,514
13.	Proceeds from Investments	0	2,500,000		2,500,000
14.	Proceeds for Sales of Property, Plant and Equipment	0	0		
15.	Payments for Restricted Cash and Other Assets	0	0		
16.	Payments for Investments	0	-4,260,478		-4,260,478
17.	Payments for Property, Plant and Equipment	-112,838	-156,660		-269,498
18.	NET CASH PROVIDED BY INVESTING ACTIVITIES	-112,838	-1,885,624	0	-1,998,462
CASH FLOW	PROVIDED BY FINANCING ACTIVITIES:				
19.	Proceeds from Paid in Capital or Issuance of Stock	0	0		(
20.	Loan Proceeds from Non-Affiliates	0	0		
21.	Loan Proceeds from Affiliates	0	0		
22.	Principal Payments on Loans from Non-Affiliates	0	0		
		0			
23.	Principal Payments on Loans from Affiliates	2 007 006	0		2 007 004
24.	Dividends Paid	-2,805,886	0		-2,805,886
25.	Aggregate Write-Ins for Cash Provided by Financing Activities	0	0	0	(
26.	NET CASH PROVIDED BY FINANCING ACTIVITIES	-2,805,886	0	0	-2,805,886
27.	NET INCREASE (DECREASE) IN CASH (Items 11, 18 & 26)	-334,688	-927,383	0	-1,262,071
28.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	5,003,252	3,217,488	0	8,220,740
29.	CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	4,668,564	2,290,105	0	6,958,669
RECONCILIA	ATION OF NET INCOME TO NET CASH PROVIDED BY OPERATING A	CTIVITIES:			
30.	Net Income	3,336,423	807,244	-807,244	3,336,423
Adjustme	ents to Reconcile Net Income to Net Cash Provided by Operating Activities				
31.	Depreciation and Amortization	133,514	103,228		236,742
32.	Decrease (Increase) in Receivables	-244,144	21,801		-222,343
		-115,794	31,748		-84,046
33.	Decrease (Increase) in Prepaid Expenses				
34.	Decrease (Increase) in Affiliate Receivables	-90,626	87,975		-2,65
35.	Increase (Decrease) in Accounts Payable	9,594	-36,992		-27,398
36.	Increase (Decrease) in Claims Payable and Shared Risk Pool	-113,181	-284,000		-397,18
37.	Increase (Decrease) in Unearned Premium		256,477		256,477
38.	Aggregate Write-Ins for Adjustments to Net Income	-331,750	-29,240	807,244	446,254
39.	TOTAL ADJUSTMENTS (Items 31 through 38)	-752,387	150,997	807,244	205,854
40.	NET CASH PROVIDED BY OPERATING ACTIVITIES	2,584,036	958,241	0	3,542,277
	(Item 30 adjusted by Item 39 must agree to Item 11)				
DETAILS OF	WRITE-INS AGGREGATED AT ITEM 25 FOR CASH FLOW PROVIDED	BY FINANCIN	G ACTIVITIES	S	
2501.					(
2502.					
2503.					
2598.	Summary of remaining write-ins for Item 25 from overflow page				
2599.	TOTALS (Items 2501 thru 2503 plus 2598)	0	0	0	(
DETAILS OF	WRITE-INS AGGREGATED AT ITEM 38 FOR ADJUSTMENTS TO NET	INCOME			
3801.	Equity in Undistributed Income of Subsidiary	-584,960		584,960	(
3802.	Minority Income			222,284	222,28
		141 540	10 100	222,204	
3803.	Accrued Salaries	141,540	10,199		151,73
	Accrued Income Taxes, Premium Taxes and Miscellaneous Other Liabilities	111,670	-39,439		72,23
3804.					
3804. 3805.					
3805.	Summary of remaining write-ins for Item 38 from overflow page				

		1	2	3	4
			Year	to Date	
				Intercompany	
			Premier Access		Consolidated
		Current Period	Current Period	Current Period	Current Perio
REVENUES			10 625 162		10 607 466
1.	Premiums (Commercial)		10,637,463		10,637,463
2.	Capitation	327,256			327,250
3.	Co-payments, COB, Subrogation	721,115			721,11:
4.	Title XVIII - Medicare	7 000 7 00	1 773 001		
5.	Title XIX - Medicaid	7,899,509			9,452,39
6.	Fee-For-Service	4,354,419		-454,687	3,899,73
7.	Point-Of-Service (POS)				
8.	Interest	40,366	154,929		195,29
9.	Risk Pool Revenue				
10.	Aggregate Write-Ins for Other Revenues	616,348		-833,494	-88,96
11.	TOTAL REVENUE (Items 1 to 10)	13,959,013	12,473,450	-1,288,181	25,144,28
EXPENSES:					
Medical	and Hospital				
12.	Inpatient Services - Capitated				
13.	Inpatient Services - Per Diem				
14.	Inpatient Services - Fee-For-Service/Case Rate				
15.	Primary Professional Services - Capitated	4,840,607			4,840,60
16.	Primary Professional Services - Non-Capitated	810,500	8,450,760	-454,687	8,806,57
17.	Other Medical Professional Services - Capitated				
18.	Other Medical Professional Services - Non-Capitated	1,971,638			1,971,63
19.	Non-Contracted Emergency Room and Out-of-Area Expense, not including POS				
20.	POS Out-Of-Network Expense				
21.	Pharmacy Expense - Capitated				
22.	Pharmacy Expense - Fee-for-Service				
23.	Aggregate Write-Ins for Other Medical and Hospital Expenses	904,486	0	0	904,48
24.	TOTAL MEDICAL AND HOSPITAL (Items 12 to 23)	8,527,231	8,450,760	-454,687	16,523,30
Administ	ration				
25.	Compensation	769,152	666,925		1,436,07
26.	Interest Expense	496	9		50
27.	Occupancy, Depreciation and Amortization	127,836	82,681		210,51
28.	Management Fees				
29.	Marketing	414,985	1,426,381		1,841,36
30.	Affiliate Administration Services				
31.	Aggregate Write-Ins for Other Administration	740,990	623,596	-26,250	1,338,33
32.	TOTAL ADMINISTRATION (Items 25 to 31)	2,053,459	2,799,592	-26,250	4,826,80
33.	TOTAL EXPENSES	10,580,690	11,250,352	-480,937	21,350,10
34.	INCOME (LOSS)	3,378,323	1,223,098	-807,244	3,794,17
35.	Extraordinary Item				,
36.	Provision for Taxes	41,900	415,854		457,75
37.	NET INCOME (LOSS)	3,336,423		-807,244	3,336,42
NET WORT	H:				
38.	Net Worth Beginning of Period	17,679,631	10,922,871	-10,922,871	17,679,63
39.	Audit Adjustments				,
40.	Increase (Decrease) in Common Stock				
41.	Increase (Decrease) in Preferred Stock				
42.	Increase (Decrease) in Paid in Surplus				
43.	Increase (Decrease) in Contributed Capital				
44.	Increase (Decrease) in Retained Earnings:				
45.	Net Income (Loss)	3,336,423	807,244	-807,244	3,336,42
46.	Dividends to Stockholders	-2,805,886		557,277	-2,805,88
47.	Aggregate Write-Ins for Changes in Retained Earnings	58,025		-80,073	58,02
48.	Aggregate Write-Ins for Changes in Retained Earnings Aggregate Write-Ins for Changes in Other Net Worth Items	36,023		-80,073	30,02
40.	116106 at the ins for changes in other 19th by Orth Relis	U	11,810,188	-11,810,188	18,268,19

	1	2	3	4	5
			Year t	o Date	
				Intercompany	G 111 1
	NEW WINDOWS IN CORNECT THE AT MICH. 40 FOR COMMER REVIEW IN	Access Dental	Premier Access	Elimination	Consolidated
	OF WRITE-INS AGGREGATED AT ITEM 10 FOR OTHER REVENUES	21 200	120 177	26.250	122 214
1001.	Miscellaneous Income	31,388	128,177	-26,250	133,315
1002.	Equity in Undistributed Income of Subsidiary	584,960		-584,960	222.20
1003.	Minority Interest in Income of Subsidiary			-222,284	-222,284
1004.					(
1005.					(
1006.					
1098.	Summary of remaining write-ins for Item 10 from overflow page TOTALS (Items 1001 thru 1006 plus 1098)	616,348	128,177	-833,494	-88,969
1099.	101ALS (items 1001 thru 1006 pius 1098)	010,348	120,177	-833,494	-88,905
DETAILS (OF WRITE-INS AGGREGATED AT ITEM 23 FOR OTHER MEDICAL AND	D HOSPITAL EX	XPENSES		
2301.	Occupancy, Depreciation and Amortization	457,234			457,23
2302.	Supplies	347,748		***************************************	347,748
2303.	Other Medical Miscellaneous Expenses	99,504			99,50
2304.					
2305.					(
2306.					(
2398.	Summary of remaining write-ins for Item 23 from overflow page				
2399.	TOTALS (Items 2301 thru 2306 plus 2398)	904,486	0	0	904,486
DETAILS (OF WRITE-INS AGGREGATED AT ITEM 31 FOR OTHER ADMINISTRA				
3101.	Office Expense	305,161	94,139		399,300
3102.	Professional Fees	195,809	45,085		240,894
3103.	Taxes, Licenses and Fees (Excluding Income and Payroll Taxes)	73,216	302,459		375,675
3104.	Bad Debts	54,063			54,063
3105.	Other General and Administrative Expenses	112,741	181,913	-26,250	268,404
3106.					(
3198.	Summary of remaining write-ins for Item 31 from overflow page				
3199.	TOTALS (Items 3101 thru 3106 plus 3198)	740,990	623,596	-26,250	1,338,336
DETAILS	NE WIDTER INC A CORECATER AT ITEM 47 FOR CHANGES IN DETAININ	ED EADNINGE			
4701.	DF WRITE-INS AGGREGATED AT ITEM 47 FOR CHANGES IN RETAIN. Unrealized Gain on Available for Sale Securities	58,025	80.073	-80,073	58,025
4702.	Cinculated Gain on Avanable for Bale Decurities	30,023	00,073	00,073	30,02.
4703.					
4704.					(
4705.					
4706.					
4798.	Summary of remaining write-ins for Item 47 from overflow page				
4799.	TOTALS (Items 4701 thru 4706 plus 4798)	58,025	80,073	-80,073	58,025
4/33.	101AL3 (nems 4701 unu 4700 pius 4770)	36,023	00,073	-00,073	36,02.
DETAILS (OF WRITE-INS AGGREGATED AT ITEM 48 FOR CHANGES OF OTHER	NET WORTH I	TEMS		
4801.					(
4802.					(
4803.					(
					(
4804.			Γ		
4804. 4805.					· ·
4805.	Summary of remaining write-ins for Item 48 from overflow page				

REPORT #3: STATEMENT OF CASH FLOWS (Direct Method)

	1	2	3	4	5
			Year t	o Date	
		Access Dental	Premier Access	Intercompany Elimination	Consolidated
CASH FLOW	V PROVIDED BY OPERATING ACTIVITIES				
1.	Group/Individual Premiums/Capitation	0	10,927,849		10,927,849
2.	Fee-For-Service	4,168,629	0	-454,687	3,713,942
3.	Title XVIII - Medicare Premiums	0	0		C
4.	Title XIX - Medicaid Premiums	8,196,780	1,553,185		9,749,965
5.	Investment and Other Revenues	47,486	287,886	-26,250	309,122
6.	Co-Payments, COB and Subrogation	721,115	0		721,115
7.	Medical and Hospital Expenses	-8,600,904	-8,734,760	454,687	-16,880,977
8.	Administration Expenses	-1,949,070	-3,017,410	26,250	-4,940,230
9.	Federal Income Taxes Paid	0	-58,500		-58,500
10.	Interest Paid	0	-9		_9
11.	NET CASH PROVIDED BY OPERATING ACTIVITIES	2,584,036	958,241	0	3,542,277
	V PROVIDED BY INVESTING ACTIVITIES	2,001,000	700,2:1	Ü	2,2 :=,= /
12.	Proceeds from Restricted Cash and Other Assets	0	31,514		31,514
13.	Proceeds from Investments	0	2,500,000		2,500,000
14.	Proceeds for Sales of Property, Plant and Equipment	0	2,500,000		2,300,000
15.	Payments for Restricted Cash and Other Assets	0	0		
16.	Payments for Investments	0	-4,260,478		-4,260,478
17.	Payments for Property, Plant and Equipment	-112,838	-4,200,478		-269,498
18.	NET CASH PROVIDED BY INVESTING ACTIVITIES	-112,838	-1,885,624	0	-1,998,462
	V PROVIDED BY FINANCING ACTIVITIES:	-112,030	-1,005,024	0	-1,770,402
		0	0		(
19. 20.	Proceeds from Paid in Capital or Issuance of Stock Loan Proceeds from Non-Affiliates	0	0		
		0	0		
21.	Loan Proceeds from Affiliates	•			
22.	Principal Payments on Loans from Non-Affiliates	0	0		
23.	Principal Payments on Loans from Affiliates Dividends Paid	2 905 996	0		2 905 994
24.		-2,805,886			-2,805,886
25.	Aggregate Write-Ins for Cash Provided by Financing Activities	2 905 996	0	0	2 905 997
26.	NET CASH PROVIDED BY FINANCING ACTIVITIES	-2,805,886	Ü	0	-2,805,886
27.	NET INCREASE (DECREASE) IN CASH (Items 11, 18 & 26)	-334,688		0	-1,262,071
28.	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	5,003,252	3,217,488	0	8,220,740
29.	CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	4,668,564	2,290,105	0	6,958,669
	ATION OF NET INCOME TO NET CASH PROVIDED BY OPERATING A	•	907.244	907.244	2 226 422
30.	Net Income	3,336,423	807,244	-807,244	3,336,423
	ents to Reconcile Net Income to Net Cash Provided by Operating Activities	122 514	102 220		226.742
31.	Depreciation and Amortization	133,514	103,228		236,742
32.	Decrease (Increase) in Receivables	-244,144	21,801		-222,343
33.	Decrease (Increase) in Prepaid Expenses	-115,794	31,748		-84,046
34.	Decrease (Increase) in Affiliate Receivables	-90,626			-2,651
35.	Increase (Decrease) in Accounts Payable	9,594	-36,992		-27,398
36.	Increase (Decrease) in Claims Payable and Shared Risk Pool	-113,181	-284,000		-397,181
37.	Increase (Decrease) in Unearned Premium		256,477		256,477
38.	Aggregate Write-Ins for Adjustments to Net Income	-331,750	-29,240	807,244	446,254
39.	TOTAL ADJUSTMENTS (Items 31 through 38)	-752,387	150,997	807,244	205,854
40.	NET CASH PROVIDED BY OPERATING ACTIVITIES	2,584,036	958,241	0	3,542,277
	(Item 30 adjusted by Item 39 must agree to Item 11)				
DETAILS OF	F WRITE-INS AGGREGATED AT ITEM 25 FOR CASH FLOW PROVIDED	BY FINANCIN	G ACTIVITIES	3	
2501.					C
2502.					(
2503.					(
2598.	Summary of remaining write-ins for Item 25 from overflow page				(
2599.	TOTALS (Items 2501 thru 2503 plus 2598)	0	0	0	(
	WRITE-INS AGGREGATED AT ITEM 38 FOR ADJUSTMENTS TO NET	INCOME			
3801.	Equity in Undistributed Income of Subsidiary	-584,960		584,960	(
3802.	Minority Income	201,200		222,284	222,284
3802.	Accrued Salaries	141,540	10,199	222,204	151,739
3804.	Accrued Income Taxes, Premium Taxes and Miscellaneous Other Liabilities	111,670	-39,439		72,231
3805.		0			(
3806.		0			(
3898.	Summary of remaining write-ins for Item 38 from overflow page				(
3899.	TOTALS (Items 3801 thru 3803 plus 3898)	-331,750	-29,240	807,244	446,254